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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. You	ır full name	Jovan	
14631	the conservation that the con-	First name	First name
	the name that is on government-issued	R	A C. I. H.
	re identification (for nple, your driver's	Middle name	Middle name
	se or passport	Bouyer Last name	Last name
Bring	g your picture		
identi	tification to your ting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All o	other names you		
	e used in the last	First name	First name
8 ye	ears	-	
Inclu	de your married or	Middle name	Middle name
maid	len names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3. Only	y the last 4 digits our Social	XXX - XX- 0167	xxx - xx-
Sec	curity number or eral Individual	OR	OR
Tax	payer ntification number	9 xx - xx-	9 xx - xx-
(ITIN	N)		

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De	ebtor 1 Jovan First Name	R Bouyer Middle Name Last Name	Case number (if known)
	Thot wante	Wilder Harito	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5406 N Winthrop Ave Number Street	Number Street
		Chicago Illinois 60640	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408	.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			-
			-

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Debtor 1 Jovan	R	Bouyer	Case number (if known	רי
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	oout Your Bankruptcy C	ase		
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cree I need to pay the findividuals to Pay I request that my finding may, but is not the official poverty you choose this open.	how you may pay. Typically, if you money order. If your attorney is a dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant or the state of	ou are paying the f submitting your pa ed address. e this option, sign official Form 103A; this option only if and may do so only ize and you are un	
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a b line 12. ut <i>Initial Statement About an Eviction</i> vankruptcy petition.		<i>You</i> (Form 101A) and file it with

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R Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Jovan
 R
 Bouyer
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Jovan First Name	R Middle Name	Bouyer Last Name	Case number (if known)	
	estions for Reporting Purpo			
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an individed of the left of	crily consumer del dual primarily for a c. arily business debt or investment or the	pts? Consumer debts are definersonal, family, or househousehouses? Business debts are debts arough the operation of the business debts or business.	that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid to	apter 7. Do you estim		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10, \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10, \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents mout this document, I have out the	er Chapter 7, I am a ode. I understand the e and I did not pay btained and read the e with the chapter e statement, concea- acy case can result in	ware that I may proceed, if eline relief available under each or agree to pay someone who he notice required by 11 U.S. of title 11, United States Cooling property, or obtaining min fines up to \$250,000, or in	• , ,
	/s/ Jovan Bouyer Signature of Debtor 1		Signature of De	btor 2
	Executed on 1/23/2	018 / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Jovan	R	Bouyer	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Michael Miller		Date	1/23/2018
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	,			
	Michael Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			_	
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Jovan	R	Bouyer	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois	_
			(State)	
Case number (If known)				_

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

art 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,952.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,952.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$12,563.00
Your total liabilities	\$12,563.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	¢1 702 22
Copy your combined monthly income from line 12 of Schedule I	\$1,783.33 ——————————————————————————————————
. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,608.00

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R Bouyer Debtor 1 Jovan _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,200.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Cill in the	informed:	on to identify	2001					
FIII IN THIS	intormatio	on to identify your c	ase:					
Debtor 1		/an st Name	R Middle N	lomo	Bouyer Last Name			
Debtor 2	FIIS	st ivallie	Wildule I	varrie	Last Name			
(Spouse, if fi	ling) Fire	st Name	Middle N	Name	Last Name			
United Sta	ates Bankr	uptcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
Officia	al Forr	n 106A/B						Check if this is an amended filing
Sche	dule /	A/B: Prope	erty					12/1
category responsib write your	where you le for sup r name an	i think it fits best. I plying correct infor d case number (if k	Be as complete a mation. If more s known). Answer e	ind acc space i every q	asset only once. If an asset fits in more curate as possible. If two married peop s needed, attach a separate sheet to t uestion. Other Real Estate You Own or H	ole are this foi	filing together, both a	are equally
			quitable interest	in any	residence, building, land, or similar pr	roperty	?	
	No. Go to							
1.1	Yes. whe	ere is the property?			t is the property? Check all that apply.		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street ad	dress, if available, or	other description		Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Number	Street		ш	and		Describe the nature o	f vour ownership
	-			H	nvestment property imeshare		interest (such as fee s the entireties, or a life	simple, tenancy by
	City	State	Zip Code		Other		·	
				Who one.	has an interest in the property? Check	k	(see instructions)	ommunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					t least one of the debtors and another			
					r information you wish to add about the erty identification number:	his iter	n, such as local	
If you	own or ha	ave more than one, li	st here:					
1.2					t is the property? Check all that apply.			claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street ad	dress, if available, or	other description		Single-family home		•	nims Secured by Property.
					Ouplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Number	Ctroot		· ⊟ˈ	and			
	Number	Street			nvestment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		imeshare Other		the entireties, or a life	e estate), if known.
	,			Ш			Chack if this is co	ommunity property
				Who one.	has an interest in the property? Check	k	(see instructions)	minumey property
					Debtor 1 only		ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					at least one of the debtors and another			
					r information you wish to add about the	his iter	n, such as local	

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Debtor 1	Jovan	R	Bouyer Case	e number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
.3 Stre	et address, if available, or ot	[/hat is the property? Check all that apply. Single-family home Duplex or multi-unit building	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
		[[Condominium or cooperative Manufactured or mobile home Land	Current value of the entire property?	Current value of the portion you own?
	nber Street		Investment property Timeshare	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
City	State	Zip Code L	Other /ho has an interest in the property? Check Debtor 1 only	Check if this is co	mmunity property
			Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about the	nis item, such as local	
		•	roperty identification number:		
	ve attached for Part 1. Wr	ite that number he		ny entries for pages	
o you ow ou own t	hat someone else drives. If yans, trucks, tractors, sport ut	equitable interest ou lease a vehicle, a	in any vehicles, whether they are register also report it on Schedule G: Executory Contra cycles	-	
✓ Ye	S				
3.1		Mercury Mountaineer Utility 4D	Who has an interest in the property? Cone. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>
	Model: Year: Approximate mileage: Other information:	AWD 2002 150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$1550.00	Current value of the portion you own?
	2002 Mercury Mountainee	r Utility 4D AWD	Check if this is community property instructions)	y (see	
3.2	Make Model: Year:		Who has an interest in the property? Cone. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community propert instructions)	y (see	

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ake odel:	Middle Name		Case number	(II KIIOWII)	
		Last Name			
odel:		Who has an interest in the propert	-		claims or exemptions. P
		one.			red claims on <i>Schedule</i> aims Secured by Property
ear: oproximate mileage:		Debtor 1 only		Creditors Willo Flave Cla	ums decured by Property
opioximate inileage.		Debtor 2 only		Current value of the	Current value of the
ther information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
		At least one of the debtors and ar	nother		
		Check if this is community pro-	perty (see		
		instructions)			
ake		Who has an interest in the propert	ty? Check	Do not deduct secured	claims or exemptions. P
odel:		one.		,	red claims on Schedule
ear:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property
oproximate mileage:		Debtor 2 only		Current value of the	Current value of the
ther information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
		At least one of the debtors and ar	nother		·
		Check if this is community pro	perty (see		
		instructions)			
ake odel:		Who has an interest in the propert one.	•	Do not doduct cooured	
		OHE.			
ear:		Debtor 1 only		the amount of any secu	red claims on <i>Schedule</i>
		Debtor 1 only		the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Property
ear: oproximate mileage:		Debtor 1 only Debtor 2 only		the amount of any secu	red claims on <i>Schedule</i>
ear:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		the amount of any secu Creditors Who Have Cla Current value of the	rred claims on Schedule nims Secured by Property Current value of the
ear: oproximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar	nother	the amount of any secu Creditors Who Have Cla Current value of the	rred claims on Schedule nims Secured by Property Current value of the
ear: oproximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	nother	the amount of any secu Creditors Who Have Cla Current value of the	rred claims on Schedule nims Secured by Property Current value of the
ear: oproximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community pro	nother operty (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule ims Secured by Property Current value of the portion you own?
ear: oproximate mileage: ther information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community propinstructions)	nother perty (see ty? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
ear: oproximate mileage: ther information: ake odel: ear:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community propinstructions) Who has an interest in the propert	nother perty (see ty? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
ear: oproximate mileage: ther information: ake odel:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community propinstructions) Who has an interest in the propertione.	nother operty (see ty? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
ear: oproximate mileage: ther information: ake odel: ear:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community propinstructions) Who has an interest in the propertione. Debtor 1 only	nother operty (see ty? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. P ured claims on Schedule aims Secured by Property
par: oproximate mileage: ther information: ake odel: ear: oproximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community propinstructions) Who has an interest in the propertione. Debtor 1 only Debtor 2 only	nother operty (see ty? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the	claims or exemptions. Pured claims on Schedule laims Secured by Property Current value of the
par: oproximate mileage: ther information: ake odel: ear: oproximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community propinstructions) Who has an interest in the propertione. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	nother perty (see ty? Check nother	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule aims Secured by Property Current value of the
tl e	odel: ar: proximate mileage: her information: raft, aircraft, motor homes: Boats, trailers, motors,	odel: ar: proximate mileage: her information: raft, aircraft, motor homes, ATVs and otheres: Boats, trailers, motors, personal watercraft,	who has an interest in the propert one. are Debtor 1 only Debtor 2 only her information: Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community pro instructions) Traft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcy	Who has an interest in the property? Check one. ar: Debtor 1 only Debtor 2 only her information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) raft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accesses: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	who has an interest in the property? Check one. Do not deduct secured the amount of any secund

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Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... (3)TV (1)Cellphone \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1400.00 for Part 3. Write that number here

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Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$2.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Jovan First Name	H Middle Name	Bouyer Last Name	Case number (if known)	
20.	Government and corp	orate bonds and other negotial include personal checks, cashiers	ole and non-negotiable		
	Non-negotiable instrum	ents are those you cannot transfe	r to someone by signing	or delivering them.	
	✓ No Yes. Give specific information about	Issuer name:			
	them				
21.	Retirement or pension Examples: Interests in IR		, thrift savings accounts	, or other pension or profit-sharing plans	-
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	ooparatory.	Pension plan:			
		IRA:			
		Retirement account:			-
		Keogh:			_
		Additional account:			_
		Additional account:			_
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No	Issuer name and description:			
	Yes	issuei itaine and description:			
					_
		-			

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Debt	or 1 Jovan First Name	R Bouyer Case number (if known) Middle Name Last Name	
24.		nn education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed in line 1), and rights or powers or your benefit	
	✓ No		
	Yes. Desc	ribe	
26.		yrights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	pribe	
	_		
27.		nchises, and other general intangibles	
		ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No Yes. Desc	oriho.	
	L Tes. Desc	AIDE	
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own?
			portion you own? Do not deduct secured
	Tax refunds ov	wed to you specific information Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s abou you a	specific information It them, including whether already filed the returns Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s abou you a	wed to you specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s abou you a and t	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years Local: rt t due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years It tocal: It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement specific information Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement specific information Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years It to due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement specific information Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years	\$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years	\$0.00 \$0.00

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Deb	tor	1 Jovan	R	Bouyer	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		terests in insurance camples: Health, disab		alth savings account (HSA); credit,	nomeowner's, or renter's insurance	
		No Yes. Name the insu of each policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.	lf y		of a living trust, expect	someone who has died proceeds from a life insurance polic	cy, or are currently entitled to receive	_
		No Yes. Describe				
33.				you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	✓	No Yes. Describe				
34.		ther contingent and set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	∠	No Yes. Describe				
35.	An	ny financial assets ye	ou did not already list			
	✓	No Yes. Describe				
36.			•	m Part 4, including any entries f		\$2.00
Part	5:	Describe Any Bu	usiness-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.				terest in any business-related p		
37.	_	•	., .ogai oi oquitable III	in any baomicos-related p		Current value of the
		No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Ac	_	or commissions you alre	eady earned		2. 2.3
		No Yes. Describe				
39.			nishings, and supplies ated computers, software	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓	No Yes. Describe				

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Deb	tor 1 Jovan	R	Bouyer	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you u	se in business, and tools of you	ir trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or joint ventures			
42.		iips or joint ventures			
	✓ No	1	Name of entity:	% of ownership:	
	Yes. Give specific	·	tame or only.	70 or ownormp.	
	information about them	-			-
	urom				
		·		_	
12 (Customor lists mailing	lists, or other compilation	ane		. ———
45.		insis, or other compliant	, iii		
	✓ No				
	Yes. Do your lists i	nclude personally identifiabl	e information (as defined in 11 U.	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific	-			
	information	_			<u> </u>
		· -			_
		<u>-</u>			<u> </u>
		-			_
		·-			_
			rt 5, including any entries for p		
•	art o. write that humb				
Part	Describe Any F	arm- and Commercial	Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	rest in any farm- or commercia	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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Debto	or 1 Jovan First Name	R Middle Name	Bouyer Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
49.	— ··	ipment, implements, machinery, fix	xtures, and tools of t	rade	
	✓ No Yes. Describe				
	☐ ·····				
50.	Farm and fishing supp	olies, chemicals, and feed			
	√ No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you	did not already list		
	✓ No Yes. Describe				
	Tes. Describe				
		all of your entries from Part 6, incluer here		pages you have attached	
Part 7	Describe All Pro	operty You Own or Have an In	terest in That You	Did Not List Above	
		pperty of any kind you did not alreatts, country club membership	idy list?		
l ,	✓ No	,			
	Yes. Give specific				
	information				
54. Ad	ld the dollar value of a	all of your entries from Part 7. Write	e that number here .		▶
Part 8	List the Totals	of Each Part of this Form			
55 D	ort 1. Total roal actat	o lino 2			
33. F	art I. Total leal estat	e, iiile 2			
56. p a	art 2 total vehicles, li	ne 5	\$1550.00		
57. Pa	art 3: Total personal a	nd household items, line 15	\$1400.00		
58. Pa	art 4: Total financial a	ssets, line 36	\$2.00		
59. P	art 5: Total business-	related property, line 45			
60. P	art 6: Total farm- and	fishing-related property, line 52			
		perty not listed, line 54			
62. T o	otal personal property	. Add lines 56 through 61	<u>\$2952.00</u>	Copy personal property total	+ \$2952.00
				Sopy personal property total	#0050.05
63. To	otal of all property on	Schedule A/B. Add line 55 + line 62.			\$2952.00

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Fill in this information to identify your case:						
Debtor 1	Jovan	R	Bouyer			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Checking account, Chase Bank Line from Schedule A/B: 17	\$2.00	\$2.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Misc. Furniture Line from Schedule A/B: 06	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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R Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$500.00 description: **✓** \$500.00 **Used Clothes** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$400.00 description: **✓** \$400.00 (3)TV (1)Cellphone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$200.00 description: **✓** \$200.00 **Used Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(c); 735 ILCS Brief \$1,550.00 description: 5/12-1001(b) \$1,550.00; \$0.00 **Mercury Mountaineer** 100% of fair market value, up to any Utility 4D AWD, 2002, 2002 Mercury applicable statutory limit Mountaineer Utility 4D AWD

Line from Schedule A/B:

03

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			_	3.			
Fill in	this inforr	mation to identify your ca	ase:				
Debto	or 1	Jovan	R	Bouyer			
		First Name	Middle Name	Last Name			
Debto							
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois			
_				(State)			
Case (If know	number vn)						
·		Form 106D					Check if this is an amended filing
							arrended ming
Sci	nedu	le D: Credit	ors wno Ha	ve Claims Secure	ed by Prop	erty	12/15
more s	space is r	•		e are filing together, both are equance the entries, and attach it to t	•		
1.	Do any c	reditors have claims s	ecured by your proper	ty?			
Γ	✓ No. C	heck this box and subr	mit this form to the court v	with your other schedules. You hav	e nothing else to repo	rt on this form.	
į	Yes.	Fill in all of the informatio	n below.				
Part	1: List	All Secured Claims					
f	or each cl	aim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill in t	nis information to iden	tify your case:			
Debtor	1 Jovan	R	Bouyer		
	First Name	Middle Name	Last Name		
Debtor					
(Spouse,	iffiling) First Name	Middle Name	Last Name		
United	States Bankruptcy Cou	rt for the: Northern	District of Illinois		
Case n	umbor		(State)		
(If known					
Offic	ial Form 106I	E/F			Check if this is an amended filing
					
Scr	edule E/F	: Creditors Wh	o Have Unsecu	ired Claims	12/1
other p Form 10 claims the ent known)	arty to any executory 06A/B) and on Schedu that are listed in Sche ries in the boxes on th	contracts or unexpired leases to the G: Executory Contracts and edule D: Creditors Who Hold Cla ne left. Attach the Continuation	hat could result in a claim. Also Unexpired Leases (Official Form ims Secured by Property. If mon Page to this page. On the top of	o list executory contracts on 106G). Do not include an re space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part 1	List All of Your P	RIORITY Unsecured Claim	S		
1. D	o any creditors have p	priority unsecured claims again	st you?		
	No. Go to Part 2.				
	Yes.				
lis As	ted, identify what type of much as possible, list		iority and nonpriority amounts, list cording to the creditor's name. If y	t that claim here and show b you have more than two prio	arately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Jovan R Bouyer Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AFNI, INC. \$410.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2016 PO BOX 3097 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated BLOOMINGTON 61702 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting for ORIGINAL Other. Specify CREDITOR: COMCAST Is the claim subject to offset? Yes CAINE & WEINER \$176.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 5010 When was the debt incurred? 11/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated California 91365 WOODLAND HILLS City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting for ORIGINAL **✓** CREDITOR: ENTERPRISE RENT A Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 City of Chicago - Parking and red Light Tickets \$3,600.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify DL# B600-4368-8063 Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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R Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ComEd \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Light bill Is the claim subject to offset? **✓** No Yes I C SYSTEM INC \$1,246.00 0001 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 10/2014 PO BOX 64378 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAINT PAUL Minnesota 55164 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting for ORIGINAL Other. Specify Is the claim subject to offset? **✓** No Yes ICS COLLECTION SERV, I 4.6 \$722.00 Last 4 digits of account number 4253 Nonpriority Creditor's Name 2/2017 When was the debt incurred? 8231 185TH ST STE 100 Street Number As of the date you file, the claim is: Check all that apply. Contingent TINLEY PARK 60487 Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

✓ No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

V

Other. Specify _

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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R Debtor 1 Jovan Bouyer Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Illinois Tollway \$4,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ PL#: R471843 Is the claim subject to offset? **✓** No Yes KAY JEWELERS \$160.00 0669 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 1/2017 375 GHENT RD Number As of the date you file, the claim is: Check all that apply. Contingent 44333 AKRON Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts **V** Other. Specify Is the claim subject to offset? **✓** No Yes KOHLS/CAPONE 4.9 \$549.00 Last 4 digits of account number 5154 Nonpriority Creditor's Name When was the debt incurred? 11/2016 PO BOX 3115 Number As of the date you file, the claim is: Check all that apply. Contingent 53201 MILWAUKEE Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify

CreditCard

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Debtor		R		Bouyer	Case number (if known)	
Part 2:	Your NONPRIORI	Middle N ITY Unsecured		Last Name nuation Page		
	After listing any entri	es on this page, r	number them beg	inning with 4.5, fo	ollowed by 4.6, and so forth.	Total claim
4.10	Peoples Gas Nonpriority Creditor's N 200 E. Randolph Number Str	ame		When	was the debt incurred? the date you file, the claim is: Check all that apply.	\$800.00
	Chicago City	Illinois State	60601 Zip Code	Ur	ontingent nliquidated isputed	
	Who incurred the deb Debtor 1 only Debtor 2 only	t? Check one.			of NONPRIORITY unsecured claim: audent loans	
	Debtor 1 and Debtor	•		div	bligations arising out of a separation agreement or vorce that you did not report as priority claims	
	At least one of the Check if this clair Is the claim subject to	m relates to a co		de de	ebts to pension or profit-sharing plans, and other simila ebts ther. Specify gas bill	r
	No Yes	o onset:				

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R Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. **RCN** On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check Po Box 11816 Line 4.5 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Newark New Jersey 07101 Last 4 digits of account number 0001 Zip Code City State Comcast On which entry in Part 1 or Part 2 did you list the original creditor? p.o. box 196 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims New Jersey 07101 Newark 7908 Last 4 digits of account number City State Zip Code Enterprise Rent a Car On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 600 Corporate Park Drive Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Saint Louis Missouri 63105 Last 4 digits of account number 8152 City Zip Code State HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor?

of (Check

one):

Last 4 digits of account number

111 W JACKSON BLVD S-400

Illinois

State

60604

Zip Code

Street

Number

CHICAGO

City

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured

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Bouyer Last Name Case number (if known) Debtor 1 Jovan First Name Middle Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes	only.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.		\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,563.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$12,563.00	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Jovan	R	Bouyer
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number (If known)			

Official	Form	106G
----------	------	------

Check if this is an
amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	The Habitat Cor Name	. ,		Residential Lease, Debtor is Lessee, Month to Month Lease
	350 W. Hubbar			
	Number	Street		
	Chicago	Illinois	60654	
	City	State	Zip Code	

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		200	Jamone rago e	2 0
Fill in this info	mation to identify your	case:		
Debtor 1	Jovan	R	Bouyer	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the		District of Illinois	
Officed States I	Sankiupicy Count for the	e. Northem	(State)	—
Case number (If known)				
(Check if this is an
				amended filing
Official	Form 106H			
Schedul	e H: Your Co	debtors		12/15
				mplete and accurate as possible. If two married people are
1. Do you ha	er every question.	you are filing a joint case, do r		f any Additional Pages, write your name and case number (if debtor.)
✓ No ☐ Yes				
Idaho, Lo	• •	u lived in a community prop exico, Puerto Rico, Texas, Wa	- '	ommunity property states and territories include Arizona, California,
Yes	Did your spouse, forn	ner spouse, or legal equivale	ent live with you at the time	9?
	No			
	Yes. In which commu	nity state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equiv	alent	_
	Number Street			<u> </u>
	City	State	Zip Code	<u> </u>
again as	a codebtor only if that	person is a guarantor or co	signer. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D), when D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this in	formation to identify	your case:							
Debtor 1	Jovan	R	Bouye	r					
	First Name	Middle Name	Last N	ame		Che	ck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	ama			An amended filing		
							A supplement showing	post-petition chapter 13	
United States the:	Bankruptcy Court for	Northern	_ District of Illi	nois state)			expenses as of the follo		
Case number			(0	iaioj					
(If known)							MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come						12/1	
information a spouse. If mo number (if ki	about your spouse. I	•	d your spous	se is	not filing w	ith you, do	not include informa	tion about your	
1. Fill in you	ır employment		Debtor 1				Debtor 2		
informati	on.	Employment status	- Emplo	vod.					
-	e more than one job, eparate page with	zmproyment otatao	Emplo Not Er	-	/ed		Employed Not Employed		
informatio	n about additional		_				Trot Employed		
employers		Occupation	Self-emplo	ymer	nt				
	art time, seasonal, or byed work.	Employer's name							
·	n may include student	Employer's address		Number Street					
	aker, if it applies.		Number Str				Number Street		
							_		
					2		-		
			City		State	Zip Code	City	State Zip Code	
		How long employed there?							
		there:						_	
Part 2: Giv	e Details About N	onthly Income							
	onthly income as of t ss you are separated.	the date you file this form	n. If you have	nothi	ing to report	for any line, v	vrite \$0 in the space. Ir	nclude your non-filing	
	r non-filing spouse have attach a separate she	e more than one employer, et to this form.	combine the	infori	mation for all	employers fo		es below. If you need	
					For De	btor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (befo , calculate what the monthly		2.		\$0.00		_	
3. Estimat	e and list monthly over	rtime pay.		3.		+ \$0.00			
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$0.00			

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Debtor 1 Jovan First Name		ouyer ast Name	Case number known)	(if	
, not italing	made hang		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$0.00		
5. List all payroll deductions					
5a. Tax, Medicare, and So	ocial Security deductions	5a.	\$0.00		
5b. Mandatory contribution	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	ns for retirement plans	5c.	\$0.00		
5d. Required repayments	of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obli	gations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Spe	ecify:	5h.	+ \$0.00 +		
6. Add the payroll deduction +5h.	s. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00		
7. Calculate total monthly ta	ake-home pay. Subtract line 6 from line	4. 7.	\$0.00		
8. List all other income regu	larly received:				
business, profession, o					
gross receipts, ordinary	each property and business showing and necessary business expenses, and		#4.000.00		
the total monthly net inc		8a.	\$1,200.00		
8b. Interest and dividends		8b.	\$0.00		
dependent regularly re					
divorce settlement, and	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment compe	ensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance cash assistance that you	sistance that you regularly receive and the value (if known) of any non- u receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retirement	t income	8g.	\$0.00		
8h. Other monthly income	e. Specify: Tax Refund-\$7,000	8h.	+ \$583.33 +		
9. Add all other income Add	lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$1,783.33		
10. Calculate monthly income Add the entries in line 10 fo	e. Add line 7 + line 9. or Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$1,783.33 +		= \$1,783.33
Include contributions from a friends or relatives.	ontributions to the expenses that you an unmarried partner, members of your has already included in lines 2-10 or amounts	nousehold, yo	ur dependents, your roomm		
Specify:					11. +\$0.00
	ast column of line 10 to the amount in ummary of Schedules and Statistical Sum				12. \$1,783.33
					Combined monthly income
13. Do you expect an increase No.	se or decrease within the year after yo	ou file this fo	rm?		
Yes. Explain:					

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Debtor 1Jovan	R	Bouy	er		Case number (if	
First Name	Middle Name	Last I	Name		known)	
Official Form 106I. Addi	tional page.					
8a.Net income from rental proper	ty and from operating	a business, pr	ofession, or	farm		
8a.1 Self Employed-Barber		Debtor 1	Debtor 2			
Gross receipts (before all deducti	ons)	\$1,200.00				
Ordinary and necessary operating	g expenses	-\$0.00				
Not monthly income from a busin	nose profession or	\$1.200.00		Copy	\$1,200,00	

here

\$1,200.00

Net monthly income from a business, profession, or

farm

\$1,200.00

Official Form 106I Schedule I: Your Income page 3

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		Doct	inent rage 33 or 7.	•		
Fill in this infor	rmation to identify your	case:				
Debtor 1	Jovan	R	Bouyer			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
				A supplement s	showing post-pet	tition chapter 13
Officed States i	Bankruptcy Court for the	e: Northern	District of Illinois (State)		the following dat	
Case number (If known)				MM / DD / YYY		
				WIWI / BB / TTT	•	
Official	Form 106J					
Schedul	e J: Your Ex	penses				12/15
information. If (if known). Ans	more space is needed swer every question. scribe Your Househ	I, attach another sheet to this	re filing together, both are equal form. On the top of any addition			number
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in a	separate household?				
[No					
	Yes. Debtor 2 must	file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you hav	ve dependents?	No				
Do not list I Debtor 2.	171	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does depenwith you?	dent live
					Yes.	
			Child		Yes.	
			Child		No.	
			-		✓ Yes.	
	d your	No Yes				
Dort O. Esti	mata Vaur Ongoina	Monthly Expenses				
						_
	of a date after the ban		ou are using this form as a suppl plemental Schedule J, check the		-	
-		-cash government assistance it on Schedule I: Your Income	= -		Y	our expenses
	I or home ownership eor the ground or lot. 4.	expenses for your residence. In	nclude first mortgage payments and		4.	\$470.00
	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 R
 Bouyer
 Case number (if known)

 Last Name
 Middle Name
 Last Name

FIISLINAITIE	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$75.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$120.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$443.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$100.00
10. Personal care products an	d services	10.	\$75.00
11. Medical and dental expens	ses	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$250.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$75.00
15d. Other insurance. Specify	<u> </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:	and the body of the black of the forms of the body of	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's association			
200. Homoowner a association	ni oi oondoniinium duoo	20e	\$0.00

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Debtor 1 Jovan	R	Bouyer	Case number (if known)						
First Name	Middle Name	Last Name							
21. Other. Specify:			2	1 \$0.00					
22. Calculate your monthl	ly avnances			\$1,608.00					
	22a. Add lines 4 through 21.								
9	r z r. thly expenses for Debtor 2), if any	from Official Form 106 L 0		\$0.00					
• • • • • • •		\$1,608.00							
	2b. The result is your monthly exp	Derises.	22	· .					
23. Calculate your monthly									
23a. Copy line 12 (your	combined monthly income) from	Schedule I.	23	a \$1,783.33					
23b. Copy your monthly	expenses from line 22 above.		23	b \$1,608.00					
,	thly expenses from your monthly	income.		\$175.33					
The result is your m	nonthly net income.		23	с					
	spect to finish paying for your car ncrease or decrease because of a ere:								

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Fill in this information to identify your case:								
Debtor 1	Jovan	R	Bouyer					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number								

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	·	×
-	Signature of Debtor 1	Signature of Debtor 2
	Date 1/23/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in	n this info	ormation to identify your c	ase:					
Debt	or 1	Jovan First Name	R Middle N	Bouye Name Last N		-		
Debt (Spou	or 2 se, if filing)	First Name	Middle N	Name Last N	ame	_		
Unite	ed States	Bankruptcy Court for the:	Northern	District of II		_		
Case (If kno	e number wn)			(\$	State)	_		
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financia	l Δffaire f	or Individual	s Filina fa	r Rankru	intev	04/1
Be as	s compl mation.	ete and accurate as po If more space is neede nown). Answer every q	ssible. If two maded, attach a sepa	arried people are filir	ng together, bo	th are equally i	responsible for s	supplying correct
Part	1: Giv	e Details About Your	Marital Status	and Where You Liv	ed Before			
1.	What is	s your current marital st	atus?					
		arried ot married						
2.	During	the last 3 years, have yo	u lived anywhere	e other than where you	ı live now?			
	✓ No	o es. List all of the places yo	ou lived in the last	: 3 years. Do not includ	le where you live	e now.		
	De	ebtor 1:		Dates Debtor 1 live there	Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number St	reet		From To
	Cit	ty State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number St	reet		From To
	Cit	ty State	Zip Code		City	State	Zip Code	
	and territ	ne last 8 years, did you e ories include Arizona, Califo . Make sure you fill out So	ornia, Idaho, Louis	iana, Nevada, New Mex	ico, Puerto Rico, ⁻			

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Deb	tor 1	Jovan R	Bouye		se number <i>(if known)</i>			
		First Name Middle		ame				
Part	2:	Explain the Sources of Your Inc	come					
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details.								
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1200.00	Wages, commissions, bonuses, tips Operating a business			
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$17200.00	Wages, commissions, bonuses, tips Operating a business			
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$15000.00	Wages, commissions, bonuses, tips Operating a business			
	Inclu publi filing List e	you receive any other income during de income regardless of whether that in it benefit payments; pensions; rental incapion a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come is taxable. Examples come; interest; dividends; n you received together, list it	of other income are alimon noney collected from lawsu t only once under Debtor 1	uits; royalties; and gambling ar			
			Debtor 1		Debtor 2			
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
		rom January 1 of current year until ne date you filed for bankruptcy:						
		or last calendar year: lanuary 1 to December 31, 2017) YYYY						
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY						

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Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Jovan		R		ouyer	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi corp age	ders include you porations of whic	r relatives; a th you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all par	yments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property **Booted** 1/22/2018 \$0 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60680 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debto	or 1 Jovan First Name	R Middle Name	Bouyer Last Name	Case number (if known)		
	riistivaille	wilddie Name	Last Name			
	Within 90 days before you accounts or refuse to ma			ank or financial institution,	set off any amou	nts from your
	No Yes. Fill in the details.					
			Describe the action the	creditor took	Date action was taken	Amount
	Creditor's Name		-			
	Number Street		_			
			_ Last 4 digits of account i	number: XXXX-		
	City Sta	ate Zip Code	-			
	Within 1 year before you fi appointed receiver, a cus			oossession of an assignee fo	r the benefit of c	reditors, a court-
	✓ No Yes					
Part !	5: List Certain Gifts ar	nd Contributions				
13.	Within 2 years before you	u filed for bankruptcy, di	d you give any gifts with a to	otal value of more than \$600	per person?	
	✓ No ✓ Yes. Fill in the details	s for each gift.				
	Gifts with a total valu	ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
					90	
	Person to Whom You (Gave the Gift	-			
	Person to Whom You (Gave the Gift	- - -			
	Number Street City Sta	ate Zip Code	- - -			
	Number Street	ate Zip Code	-			
	Number Street City Sta	ate Zip Code o you	-			
	Number Street City Sta Person's relationship to	ate Zip Code o you	- - - -			
	Number Street City Sta Person's relationship to	ate Zip Code o you Gave the Gift	-			

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ebtor 1	Jovan	R	Bouyer	Case number (if know	rn)	
	First Name	Middle Name	Last Name	_		
. Wit	thin 2 years before you file	ed for bankruptcy, did	l you give any gifts or contributio	ns with a total value o	of more than \$600	to any charity?
	No					
✓						
	Yes. Fill in the details for	each gift or contributi	on.			
	Gifts or contributions to	charities	Describe what you contribu	ed	Date you	Value
	that total more than \$60		Docombo unat you continua	.04	contributed	varao
						-
	Charity's Name		_			
			_			
	Number Street		-			
	Number Street					
	City State	Zip Code	-			
	Oity State	Zip Code				
	List Certain Losses					
τ 6:	List Gertain Losses					
	Yes. Fill in the details. Describe the property you how the loss occurred	ou lost and	Describe any insurance cov Include the amount that insur	ance has paid. List	Date of your loss	Value of property lost
			pending insurance claims on I	ine 33 of <i>Schedule</i>		
			A/B: Property.			
rt 7:	List Certain Payments	s or Transters				
abo	out seeking bankruptcy or	preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup				anyone you consulte
abo	but seeking bankruptcy or lude any attorneys, bankrup	preparing a bankrup	tcy petition?			anyone you consulte
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup	tcy petition?	vices required in your ba	Date payment or transfer	Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	preparing a bankrup	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm	preparing a bankrup	tcy petition? or credit counseling agencies for ser Description and value of any	vices required in your ba	Date payment or transfer	Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	preparing a bankrup	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	preparing a bankrup	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	preparing a bankrup	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	preparing a bankrup	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
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abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	r preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	r preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	r preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	r preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	r preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
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abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	r preparing a bankrup tcy petition preparers, o 60603 Zip Code yment, if Not You	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	r preparing a bankrup tcy petition preparers, o 60603 Zip Code yment, if Not You	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	r preparing a bankrup tcy petition preparers, o 60603 Zip Code yment, if Not You Zip Code	tcy petition? or credit counseling agencies for ser Description and value of any transferred	vices required in your ba	Date payment or transfer was made	Amount of payment

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1 Jovan R		Bouyer	Case r	number <i>(if known)</i>			
First Name Mide	dle Name	Last Name					
lp you deal with your creditors or to	o make payme	ents to your creditors?	our behalf p	oay or transfer	any property to a	anyone	who promised to
No Yes. Fill in the details.							
•		Description and value of a transferred	ny propert	y	Date payment or transfer was made	Amou	int of payment
Person Who Was Paid						-	
Number Street							
City State 2	Zip Code						
			ransfer any	property to an	yone, other than	proper	ty transferred in
clude both outright transfers and trans	fers made as se	ecurity (such as the granting of	a security int	terest or mortga	ge on your proper	ty). Do n	ot include gifts
No Yes. Fill in the details.							
		Description and value of transferred	roperty			oaid	Date transfer was made
Person Who Received Transfer							
Number Street							
City State Z Person's relationship to you	Zip Code						
Person Who Received Transfer							
Number Street							
City State Z Person's relationship to you	Zip Code						
neficiary?		you transfer any property to	a self-settle	ed trust or simi	lar device of whi	ch you	are a
No Yes. Fill in the details.							
-		Description and value of	the proper	ty transferred			Date transfer was made
Name of trust							
	thin 1 year before you filed for banking you deal with your creditors or to not include any payment or transfer to the details. Person Who Was Paid Number Street City State Person Who Received Transfer Number Street City State Person Who Received Transfer Number Street City State Person Who Received Transfer Number Street City State Person's relationship to you thin 10 years before you filed for baneficiary? nese are often called asset-protection of the noticiary? No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you deal with your creditors or to make payment or transfer that you listed or not include any payment or transfer that you listed or lis	thin 1 year before you filed for bankruptcy, did you or anyone else acting on you go you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise to endinary course of your business or financial affairs? Jude both outinght transfers and transfers made as security (such as the granting of a d transfers that you have already listed on this statement. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property to nefficiary? nese are often called asset-protection devices.) No Yes. Fill in the details. Description and value of ptransfer any property to nefficiary? nese are often called asset-protection devices.) Description and value of ptransfer any property to nefficiary? No Yes. Fill in the details.	First Name Last Name thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf ip you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transferred Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any or ordinary course of your business or financial affairs? Lidde both outright transfers and transfers made as security (such as the granting of a security in d transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settle neficiary? less are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property to see are often called asset-protection devices.) Description and value of the property to see are often called asset-protection devices.)	First Name Micide Name Last Name Last Name	In the details. Description and value of any property to a self-settled trust or similar device of white ficiary? Person Who Received Transfer Number Street Description and value of property Transferred Description and value of property Date payment or transfer was made Description and value of any property to a self-settled trust or similar device of white ficiary? Person Who Received Transfer Number Street Description and value of property Date payment or transfer was made Description and value of any property to anyone, other than so ordinary course of your business or financial affairs? No Yes. Fill in the details. Description and value of property Transferred Description and value of property Describe any property or payments received or debts property or payments	First Name Lock

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R Bouyer Debtor 1 Jovan Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Bouyer Debtor 1 Jovan __ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1			R	Bouyer	C	ase number (ii	fknown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a party	y in any judio	ial or administ	rative proceeding	under any environm	ental law? In	clude settleme	ents and orde	rs.
		No Yes. Fill in the det	ails.							
	_				Court or agency		Nature (of the case		Status of the case
		Case title					_			Pending
					NumberStreet		_			On appeal
		Case number				7'- 0-1-	_			Concluded
Pori	t 11:	Give Details Al	out Vour F	Rueinass or C	City Sta	·				
						-	o following a	onnoctions to	any huainaas	•
21.	Witi	-				ess or have any of the r other activity, eithe	_		any business:	•
					-	ility partnership (LLF	-	Jai t-uirie		
		A partner in a	-							
		_			ive of a corporation equity securities of					
	V	No. None of the a	above applie	s. Go to Part 12	2.					
		Yes. Check all that	at apply abo	ve and fill in the	e details below for e	each business.				
					Describe th	e nature of the busi	ness		entification nu al Security nu	
		Business Name						EIN:		
		Number Street			Name of acc	countant or bookke	ener	Dates busine	ess existed	
		City	State	Zip Code		oddittailt of bookke	Срег	From	To	
					Describe th	e nature of the busi	ness		entification nu al Security nu	
		Business Name						EIN:		
		Number Street			Nome of an	animtant av bankka		Dates busine	ess existed	
		City	State	Zip Code	Name of acc	countant or bookke	eper	From	To	
					Describe th	e nature of the busi	ness	Employer Ide	entification nu	ımber Do not
								include Soci	al Security nu	
		Business Name						EIN:		
		Number Street			Name of ac	countant or bookke	eper	Dates busine	ess existed	
		City	State	Zip Code				From	To	

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Deb	otor 1 Jovan	R	Bouyer	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you file creditors, or other parties.	ed for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the details bel	OW.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City State	e Zip Code	_	
Pari	t 12: Sign Below			
		in fines up to \$250,000,	,	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of D			Signature of Debtor 2
	Date 1/23/20	18		Date
ı	Did you attach additional page	es to Your Statement of	f Financial Affairs for Indivic	luals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes			
ı	Did you pay or agree to pay so	meone who is not an a	ttorney to help you fill out b	ankruptcy forms?
	✓ No			
İ	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dis	strict of Illinois				
re_	Jovan R Bouyer		Case	No			
	Debtor				(If known)		
			Chap	ter	Chapter 13		
	DISCLOSURE OF	COMPENSAT	ION OF ATTORI	NEY FO	R DEBTOR		
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	the petition in bankruptcy, o	r agreed to be	e paid to me, for services		
	For legal services, I have agreed to ac	cept			\$4,000.00		
	Prior to the filing of this statement I h	ave received			\$350.00		
	Balance Due				\$3,650.00		
2	. The source of the compensation paid	to me was:					
	✓ Debtor	Other (spec	cify)				
3	. The source of the compensation paid	to me is:					
	✓ Debtor	Other (spec	cify)				
4	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5	. In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	_	-	-	•		
	b. Preparation and filing of any p	petition, schedules, state	ements of affairs and plan w	hich may be re	equired;		
	c. Representation of the debtor	at the meeting of credito	ors and confirmation hearing	ı, and any adjo	ourned hearings thereof;		
	d. Representation of the debtor	in adversary proceeding	s and other contested bankr	uptcy matters	;		
6	. By agreement with the debtor(s), the	above-disclosed fee doe	es not include the following	services:			
		CERTI	FICATION				
	certify that the foregoing is a complet cor(s) in this bankruptcy proceedings.	e statement of any agree	ement or arrangement for pa	yment to me f	or representation of the		
	1/23/2018 /s/ Michael Miller						
	Date Signature of Attorney						
			Semrad Law Fi	rm			
			Name of law fi		_		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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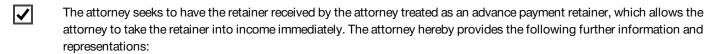
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/23/2018	
Signed:		
/s/ Jova	n Bouyer	
		/s/ Michael Miller
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bouyer, Jovan R	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICAT	TION OF CREDITOR MAT	ΓRIX
The above named Debtors hereby verify that the attaknowledge.		at the attached list of creditors is to	rue and correct to the best of their
Date:	1/23/2018	/s/ Bouyer, Jova Bouyer, Jovan F Signature of De	3

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

RCN Po Box 11816 Newark, NJ, 07101

ICS COLLECTION SERV, I 8231 185TH ST STE 100 TINLEY PARK, IL, 60487

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

Comcast p.o. box 196 Newark, NJ, 07101

CAINE & WEINER 21210 Erwin St Woodland Hls, CA, 91367

Enterprise Rent a Car 600 Corporate Park Drive Saint Louis, MO, 63105

KAY JEWELERS 1903 Southlake Mall Merrillville, IN, 46410

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 ComEd 1919 Swift Drive Oak Brook, IL, 60523

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Illinois Tollway PO Box 5544 Chicago, IL, 60680 Case 18-01945 Doc 1 Filed 01/23/18 Entered 01/23/18 18:16:50 Desc Main Document Page 64 of 74

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Jovan R Bouyer	Worthern Diagram	Case No.	
***************************************	Debtor		Case NO.	(If known)
			Chapter	Chapter 13
	SISCLOSURE OF (COMPENSATION	OF ATTORNEY F	OR DEBTOR
1. Pursu comp	ant to 11 U.S.C. § 329(a) and Fe ensation paid to me within one v	ed. Bankr. P. 2016(b), I certify year before the filing of the pe	that I am the attorney for the abo stition in bankruptcy, or agreed to ion of or in connection w ith the I	ovenamed debtor(s) and that
	gal services, I have agreed to acc			\$4,000.00
Prior t	o the filing of this statement I h	ave received		\$350.00
Balan	ce Due			\$3,650,00
2. The so	ource of the compensation paid	to me was:		**************************************
	☑ Debtor	Other (specify)		
3. The so	ource of the compensation paid	to me is:		
	✓ Debtor	Other (specify)		
4. [] 11	nave not agreed to share the abo embers and associates of my law	eve-disclosed compensation v w firm.	vith any other person unless they	/ are
m	nave agreed to share the above-c embers or associates of my law e people sharing in the compens	firm. A copy of the agreement	a other person or persons who a t, together with a list of the name	re not s of
5. In retu	rn for the above-disclosed fee, I	have agreed to render legal se	ervice for all aspects of the bankr	uptcy case, including:
a.	Analysis of the debtor's financi bankruptcy;	ial situation, and rendering ad	lvice to the debtor in determining	whether to file a petition in
b.	Preparation and filing of any pe	etition, schedules, statements	of affairs and plan which may be	e required;
C.	Representation of the debtor at	t the meeting of creditors and	confirmation hearing, and any ac	djourned hearings thereof;
d.	Representation of the debtor in	adversary proceedings and c	other contested bankruptcy matte	ers;
6. By agre	eement with the debtor(s), the ab	pove-disclosed fee does not in	nclude the following services:	
		CERTIFICATI	ION	
l certify t debtor(s) in t	hat the foregoing is a complete his bankruptcy proceedings.	statement of any agreement o	or arrangement for payment to me	e for representation of the
	1/23/2018		/s/ Michael Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	THE PROPERTY OF THE PROPERTY O
			Name of law firm	



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/23/2018	
Signed:		The state of the s
/s/ Jova	n Bouyer Anna Bauge	
		/s/ Michael Miller
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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First Name	Middle Name	Last Name	Case number (if known)	
	estions for Reporting Purposes			
^{16.} What kind of debts do you have?	 16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your debts primarily yes. 	al primarity for a persona y business debts? <i>Busin</i> investment or through the	al, family, or household ness debts are debts the he operation of the bus	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.		fter any exempt property istribute to unsecured cre	is excluded and administrative aditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	Enimal Control	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Pan 76. Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	-\$50 million ☐	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 if title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. In attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). request relief in accordance with the chapter of title 11, United States Code, specified in this petition. understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or oth. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Isoland Bouyer Amanda States Signature of Debtor 2 Executed on 1/23/2018 Executed on			
	Line Comments of the Comments	/ww		MM / DD / YYYY

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Fill in this into	mation to identify your o)ase/			
Debtor 1	Jovan	R	Bouyer		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, If filling)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois	10-10-10-10-10-10-10-10-10-10-10-10-10-1	
Case number			(State)		
Official	Form 106De	⊝ C			Check if this is a amended filing
Declarat	ion About an	Individual Debto	or's Schedu	les	12/1
If two married	people are filing togeth	er, both are equally respons	sible for supplying co	prect information.	
money or prop	erty by traud in connect 1341, 1519, and 3571.	ion with a bankruptcy case	can result in fines u	s. Making a false statement, conc p to \$250,000, or imprisonment fo	earing property, or obtaining or up to 20 years, or both, 18
Did you p	ay or agree to pay some	eone who is NOT an attorne	y to help you fill out	bankruptcy forms?	
✓ No					
Yes. I	Name of person		Attach Bankrup Signature (Offic	otcy Petition Preparer's Notice, Declara ial Form 119).	ation, and
Under per	nalty of perjury, I declar are true and correct.	e that I have read the sumn	nary and schedules fi	iled with this declaration and	
	(mag)	group.			
X /s/ Jovan			x		
Signature o	it Deptor4	" Come and	Signa	ature of Debtor 2	

Date

MM/DD/YYYY

Date 1/23/2018 MM/DD/YYYY

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Debtor 1	Jovan	R	Bouyer	Case number (if known)
	First Name	Middle Name	Last Name	Ocase Hattines (ILMININI)
28. Wii cre	thin 2 years before you ditors, or other partie	ı filed for bankruptcy, did s.	you give a financial statem	ent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details	below.		
			Date issued	
	Name		MM/DD/YYYY	-
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below			
HUG	akruptcy case can res	anu mai making a jaise s	tatement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o	Signature of Debtor 1		Signature of Debtor 2
	Date 1/23	/2018		Date
Did ye	ou attach additional p	ages to Your Statement o	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
Water .	lo			·
Y	'es			
Did yo	ou pay or agree to pay	someone who is not an a	attorney to help you fill out	bankruptcy forms?
	lo			
[m] Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Bouyer, Jovan R	Conn No	Case No.		
Debtor(s)		Case No			
		Chapter.	Chapter13		
	VERI	FICATION OF CREDITOR MAT	RIX		
Ti knowledge	he above named Debtors hereby ve e.	erify that the attached list of creditors is tru	e and correct to the best of their		
Date:	1/23/2018	/s/ Bouyer, Jovan Bouyer, Jovan R <i>Signature of De</i> gr			

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C - 1 - 1			Boodinone	agoriori	
Debt	or 1 Jovan First Name	R Middle Name	Bouyer Last Name	Case number (if known)	
16.	Calculate the median family income that applies to you, Follow these steps:				
	16a. Fill in the state in		Illinois		
		of people in your household.	4	-	
.a. ***	16c. Fill in the median household using the link spe	family income for your state and	To fin	d a list of applicable median income amounts, go online nay also be available at the bankruptcy clerk's office.	\$94,472.00
17.	How do the lines con	•			
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				1
	0.3.0.9 132	nore than line 16c. On the top of 15(b)(3). Go to Part 3 and fill o our current monthly income fror	ut Calculation of Disno	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	ţ
Parit		Commitment Period Unde		o)(4)	
18.		ge monthly income from line			\$1,200.00
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.				3
		stment does not apply, fill in 0 o			-\$0.00
	19b. Subtract line 19a				\$1,200.00
20.	Calculate your curren	t monthly income for the yea	r. Follow these steps:		
	20a. Copy line 19b.	ere ere en			\$1,200.00
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your	current monthly income for the	year for this part of the fo	em.	\$14,400.00
•	20c. Copy the median t	family income for your state and	size of household from	line 16c.	\$94,472.00
	How do the lines compare?				
	Line 20b is less that commitment period	in line 20c. Unless otherwise on I is 3 years. Go to Part 4.	dered by the court, on the	e top of page 1 of this form, check box 3. The	
	Line 20b is more th 4, <i>The commitmen</i>	an or equal to line 20c. Unless to the fact that the fact to the fact that the fact th	otherwise ordered by the	court, on the top of page 1 of this form, check box	
art 4	Sign Below				
	By signing here, I d	eclare under penalty of perjury t	nat the information on the	is statement and in any attachments is true and correct.	
	/s/ Jovan Bo Signature of De	and the same and the same	en of the state of		
	oignatore of be			Signature of Debtor 2	
	Date 1/23/201 MM/DD/	w -12	!	Date	
	If you checked 17a, If you checked 17b, above.	do NOT fill out or file Form 122 fill out Form 122C-2 and file it	C-2. with this form. On line 39	of that form, copy your current monthly income from lin-	e 14